



**DEPARTMENT OF BANKING AND CONSUMER FINANCE  
STATE OF MISSISSIPPI**

**In the matter of:**

**Universal Check Cashers  
200 East Russell Avenue  
Calhoun City, MS 38916**

**ORDER TO CEASE AND DESIST**

**ORDER OF THE COMMISSIONER  
OF  
BANKING AND CONSUMER FINANCE  
OF THE STATE OF MISSISSIPPI**

**THIS DAY** this cause came on for consideration by the Commissioner of Banking and Consumer Finance, and the Commissioner having considered the evidence presented, and being fully informed and advised in the premises, finds as follows:

1. The Commissioner has jurisdiction over the Respondent and the subject matter pursuant to Section 75-67-501 et seq. of the Mississippi Code of 1972, annotated, same being the "Mississippi Check Cashers Act".
2. Section 75-67-527(3) of the Mississippi Code of 1972, annotated, authorizes the Commissioner of the Department of Banking and Consumer Finance to enter an Order requiring persons in violation of the provisions of Section 75-67-505(1)(b) et seq. of the Mississippi Code of 1972, annotated, to stop or refrain from violations of the aforesaid Act.

3. Based upon the facts and information received by the Commissioner from Examiner Brandon Blair of the Department of Banking and Consumer Finance, who has in fact inspected the premises of Licensee, Universal Check Cashers, and has determined that there was a violation of the Mississippi Check Cashers Act, in that Licensee is located at the same address as a used car dealership. The licensed check cashing does not have an outside entrance or a common lobby, as required by the above-referenced section.

**IT IS HEREBY ORDERED**, that the above named Licensee immediately cease and desist from engaging in any further activities such as described above.

**IT IS FURTHER ORDERED** that nothing contained in this Order shall prohibit the Commissioner of Banking and Consumer Finance or any other appropriate person or law enforcement authorities from initiating and pursuing any other civil or criminal violations, penalties and remedies against the above name Licensee, as provided by law.

**SO ORDERED**, this the 4th day of April, 2002

Department of Banking and Consumer Finance  
John S. Allison, Commissioner

BY: Brandon Blair

TITLE: Examiner III

PROOF OF SERVICE

I personally delivered a true copy of the Order of the  
Commissioner of Banking and Consumer Finance on the  
day of, 2002,

To: Universal Check Cashers

This, the 4th day of April 2002.

BY: Brandon Blair

Title: Examiner III

I hereby acknowledge receipt of the attached Order on this  
the \_\_\_\_\_ day of \_\_\_\_\_, 2002.

Respondent:

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